

We Claim:

1. A smart card capable of performing more than one function, said smart card comprising:

a first memory means comprising a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and a fourth set of data to access telephone communication services;

a microprocessor, said microprocessor being in electrical communication with a second memory means; and

a location tracking means for determining a location of the smart card.

2. The smart card of claim 1, wherein the first memory means is a magnetic strip.

3. The smart card of claim 1, wherein the second memory means comprises EPROM or EEPROM.

4. The smart card of claim 1, wherein the second memory means comprises RAM and ROM.

5. The smart card of claim 1, wherein the first set of data comprises a bank account number.

6. The smart card of claim 1, wherein the second set of data comprises a credit card account number.

7. The smart card of claim 1, wherein the third set of data comprises the name, address, social security number, birth date, physical characteristics, and identification number of the holder of the smart card.

5 8. The smart card of claim 1, wherein the fourth set of data comprises a telephone calling card account number.

9. The smart card of claim 1, wherein the second memory means comprises a fifth set of data representing a predetermined value.

10. The smart card of claim 8, wherein the fourth set of data represents a cash balance.

11. The smart card of claim 1, wherein the second memory means has stored therein a program for enabling said microprocessor to track a history of cash transactions made using the smart card and to generate a cash transaction history statement.

12. The smart card of claim 1, wherein the second memory means has stored therein a program for enabling said microprocessor to automatically convert a predetermined cash value from a first currency to a second currency based on a location of the smart card.

13. The smart card of claim 1, wherein the location tracking means transmits an identifiable signal, said signal being detectable by a global positioning system satellite.

14. The smart card of claim 13, wherein the location of the smart card is determined from the signal transmitted by the location tracking means.

5 15. The smart card of claim 1, wherein the location of the smart card is determined by a central processing center which is capable of identifying a location of a remote card reader and a location of a remote retail terminal.

10 16. The smart card of claim 8, wherein a value representing cash can be transferred from the bank account to the second memory means of the smart card.

17. The smart card of claim 8, wherein a value representable as cash can be transferred from the credit card account to the second memory means of the smart card.

15 18. A smart card having a proximal end and a distal end, said smart card comprising:
a first magnetic strip comprising a first set of data and a second set of data;
a second magnetic strip comprising a third set of data and a fourth set of data;
an integrated circuit embedded in said smart card, said integrated circuit comprising a
microprocessor in electrical communication with a memory; and
20 a tracking device capable of transmitting a signal unique to the smart card.

19. The smart card of claim 18, wherein the first set of data and the second set of data can only be read by a credit card reader when the smart card is inserted into the credit card reader from one of said first and said second ends.

5 20. The smart card of claim 19, wherein the third set of data and the fourth set of data can only be read by a credit card reader when the smart card is inserted into the credit card from the other of said first and said second ends.

21. The smart card of claim 18, wherein the first set of data represents a number for
0 accessing a bank account.

22. The smart card of claim 18, wherein the second set of data represents a number
for accessing a credit card account.

23. The smart card of claim 18, wherein the third set of data represents identification
5 information for the holder of the smart card.

24. The smart card of claim 18, wherein the fourth set of data represents a number for
accessing telephone communication services.

20 25. The smart card of claim 18, wherein the tracking device is capable of transmitting the unique signal to a global positioning system satellite.

26. The smart card of claim 18, wherein the memory comprises a fifth set of data representing a cash balance.

27. The smart card of claim 18, wherein the memory has stored therein a program for enabling said microprocessor to track a history of cash transactions made using the smart card and to generate a cash transaction history statement.

28. The smart card of claim 18, wherein the memory has stored therein a program for enabling said microprocessor to automatically convert a predetermined cash value from a first currency to a second currency based on a location of the smart card.

29. The smart card of claim 28, wherein the location of the smart card is determined from the signal transmitted by the tracking device.

30. The smart card of claim 29, wherein the memory has stored therein a program for enabling said microprocessor to process data received from a global satellite, to store said data in the memory, and to generate a travel log based on said data.

31. The smart card of claim 30, wherein the program further enables said microprocessor to generate a map of a plurality of locations based on said data received from the global satellite.

32. The smart card of claim 28, wherein the location of the smart card is determined by a central processing center which is capable of identifying a location of a remote card reader and a location of a remote retail terminal.

5 33. The smart card of claim 26, wherein a value representing cash can be transferred from a bank account to the memory of the smart card.

34. The smart card of claim 26, wherein a value representable as cash can be transferred from a credit card account to the memory of the smart card.

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35. A method of gaining access through an access device upon payment of a value,
the method comprising the steps of:

providing a smart card comprising:

a first memory means comprising a first set of data to access a bank account, a
5 second set of data to access a credit card account, a third set of data representing the
identification of a holder of the smart card, and a fourth set of data to access telephone
communication services;

a microprocessor, said microprocessor being in electrical communication with a
second memory means; and

10 a location tracking means for determining a location of the smart card;
operatively coupling said smart card to said access device;
reading at least one of said four sets of data;
performing a first authentication process on said at least one set of data; and
15 permitting access if said step of performing a first authentication process meets a required
condition.

36. The method of claim 1, wherein the location tracking means transmits an
identifiable signal, said signal being detectable by a global positioning satellite system.

37. A system for locating the position of a smart card, said system comprising:
a smart card comprising a microprocessor, said microprocessor being in electrical
communication with a memory means, and a location tracking means;
a global positioning system satellite in duplex communication with the location tracking
5 means; and
a central processing center in duplex communication with the global positioning system
satellite, said central processing center capable of receiving coordinate data transmitted from the
global positioning system satellite and determining the location of the smart card.

10 38. The system of claim 37, wherein the location tracking means is capable of
receiving said coordinate data from the global positioning system satellite and transmitting the
data to the memory means.

15 39. The system of claim 38, wherein the memory means comprises a program for
enabling the microprocessor to translate the coordinate data to a global position and to store said
data in the memory.

40. A system of converting a known value of a first currency to a known value of a second currency, said system comprising:

a smart card comprising a microprocessor, said microprocessor being in electrical communication with a memory means;

a central processing center comprising a computer having real time data comprising the value of said first currency in relation to said second currency; and

communication means between said smart card and said central processing center.

41. The system of claim 41, wherein the communication means is a telephone line.

42. The system of claim 41, wherein the communication means is a satellite link between the central processing center and the smart card.

43. The system of claim 41, wherein the communication means is a wireless communication systems linking said central processing center to said smart card.